

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael Jernigan

Debtor(s)

Case No. 15 B 42129

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2015.
- 2) The plan was confirmed on 02/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/02/2017, 11/22/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/28/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$32,250.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,904.80
Less amount refunded to debtor	\$361.28

**NET RECEIPTS:** **\$8,543.52**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,049.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$379.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,429.06**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
Bayview Loan Servicing LLC	Secured	195,945.00	194,662.50	194,662.50	0.00	0.00
Bayview Loan Servicing LLC	Secured	1,500.00	148.02	148.02	148.02	0.00
CAP1/BERGN	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,700.00	3,393.00	3,393.00	339.30	0.00
Commonwealth Edison Company	Unsecured	400.00	230.37	230.37	23.04	0.00
First Premier Bank	Unsecured	0.00	NA	NA	0.00	0.00
FST NAT COLL	Unsecured	255.00	NA	NA	0.00	0.00
Grant & Weber Inc	Unsecured	1,028.00	NA	NA	0.00	0.00
Overland Bond & Investment Corp	Secured	13,844.00	0.00	0.00	0.00	0.00
Peoples Energy Corp	Unsecured	0.00	1,768.40	1,768.40	176.84	0.00
SOURCE RECEIVABLES MNG	Unsecured	1,768.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	414.00	NA	NA	0.00	0.00
TCF National Bank	Unsecured	26,283.00	26,369.45	26,369.45	2,636.95	0.00
USDA NATL FINANCE CNTR	Unsecured	0.00	NA	NA	0.00	0.00
Village of Evergreen Park	Unsecured	200.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	0.00	0.29	0.29	0.03	0.00
Wells Fargo Bank	Secured	742.00	742.29	742.00	742.00	48.28

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$194,662.50	\$0.00	\$0.00
Mortgage Arrearage	\$148.02	\$148.02	\$0.00
Debt Secured by Vehicle	\$742.00	\$742.00	\$48.28
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$195,552.52</b>	<b>\$890.02</b>	<b>\$48.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,761.51</b>	<b>\$3,176.16</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,429.06</u>
Disbursements to Creditors	<u>\$4,114.46</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,543.52</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.